

BE A POSSIBILITY THINKER IN 2009

JMMB opened up the Money Market in Jamaica and was the first company to enable Jamaicans to make safe investments and earn great returns.

We continue to do this today and provide win/win opportunities for you consistent with our Vision and Values.

HOW TO BE A POSSIBILITY THINKER IN 2009

1. Define your vision and set goals	Come in for your Financial Planning session with a JMMB Client Relations Officer (CRO). Be ready for 2009!
2. Assess your current situation objectively	
3. Identify Opportunities	We'll show you how to take advantage of the many win-win investment opportunities available now. JMMB's Client Relations Officers will share with you investment strategies and up-to-date market information.
4. Make Smart Choices	<ul style="list-style-type: none"> • Make the Smart Choice: Seize these Great Opportunities. • Utilize the ease and convenience of our <i>SaveSmart</i> account, and earn better returns than a bank chequing or savings account. • Build your <i>SureInvestor</i> account to lock in great rates for the mediumterm. • Open an <i>Income Builder</i> account and benefit from regular cash flow payments at guaranteed rates • Our <i>Tax Shelter</i> account allows you to maximize returns on your long-term investments - TAX FREE! • For life emergencies, access our <i>Sure Advance</i> facility for a cash-secured loan without breaking your investments
5. Take Action	Set up monthly salary deductions to become a Serious Saver for 2009



JMMB
Your Goals. Full Stop.

WHAT'S NEW AT JMMB

JMMB offers 24HR access via our ETMs conveniently located at several outlets.

Our newest location is in MONTEGO BAY, LOJ Shopping Centre!

Now you can make encashments (i.e. withdraw money) and investments (i.e. deposit money) at any time from these locations:

- Montego Bay (US\$ & J\$) **NEW!!**
- Haughton Terrace (Kgn) (US\$ & J\$)
- Portmore (US\$ & J\$)
- Mandeville (US\$ & J\$)
- Knutsford Boulevard (J\$)
- Ocho Rios (J\$)
- Constant Spring (J\$)
- May Pen (J\$)

KNOW YOUR INVESTMENTS

- JMMB is a brokerage house that sells mainly GOJ securities which are **fully guaranteed** by the Government of Jamaica. We sell GOJ Securities to the wider investing public through **SaveSmart, SureInvestor, Income Builder** and **Tax Shelter** accounts.
- All Investment brokerage houses are regulated by the Financial Services Commission (FSC) headed by Mr. Rohan Barrett.
- This means that the FSC provides guidelines and continuously monitors the companies to ensure that client investments are managed consistent with those guidelines.
- The FSC requires and ensures, through regular monitoring that the wider investing public is only sold safe securities under repurchase agreements.
- These GOJ securities are 100% guaranteed by the GOJ as opposed to bank and building society deposits which are guaranteed by the JDIC for up to JA\$ 600,000.00.

NOW IS THE TIME, LET'S MAKE SMART CHOICES IN 2009.

Tel: (876) 998-JMMB (5662)
www.jmmb.com

JMMB
Your Goals. Full Stop.